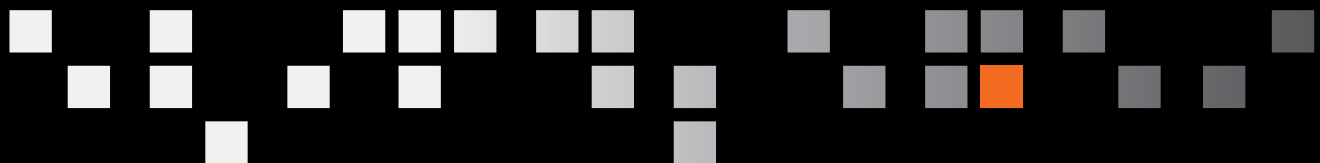


Premier®  
Stakeholders Report  
2010



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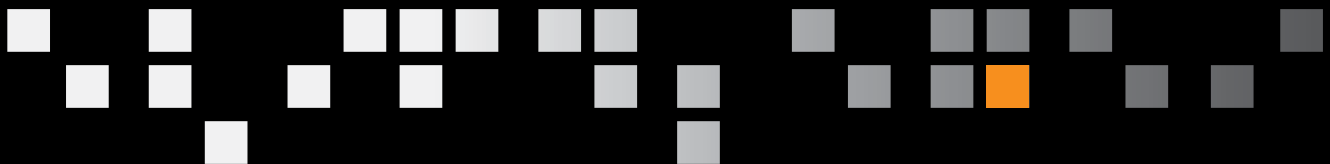
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## A Winning Game Plan





Watch any group of young kids play basketball, and the importance of offensive rebounding becomes readily apparent. Most of them don't shoot very well, so games are often won by the teams who, time and again, manage to grab the ball and take another shot. A lot of things in life are like that. Slam dunks are rare. Success typically results from staying focused and not abandoning your goal.

The same principle applies in the financial services industry. To succeed, you need a judicious mix of defense and offense — of guarding against risks and pursuing opportunities. And the more efficiently you do both, the better off your organization will be. That's where your partnership with Fiserv proves especially valuable. Our solutions provide a competitive edge, helping you streamline processes, reduce costs, mitigate risk, and respond quickly to changing regulatory and market demands. Our experts supply the insights that make it possible for you to understand and prepare for new developments. And our strength and stability as a company mean that you have a partner you can count on, whatever challenges arise.

In the following pages, you'll read about financial institutions that have implemented winning strategies built on the superior capabilities of the Premier® bank platform and other Fiserv solutions. Their stories illustrate many of the trends identified by industry analysts as important to the future of banking. We offer this Premier Stakeholders Report, believing that the examples and insights it contains can help you refine and extend your own winning game plan. Thank you for the opportunity to share this celebration of ingenuity and persistence, and for the privilege of serving as your technology partner.



David B. Wegman  
SVP, General Manager  
Premier  
Bank Solutions



## A New Fiserv and a Renewed Commitment to Your Success



The past year marked an auspicious new beginning for Fiserv and our clients. We've dedicated ourselves to transforming financial services technology, and to helping you change the way financial services are delivered. We've renewed our commitment to providing best-in-class products, useful expertise and unsurpassed service, so you can achieve even greater success — whatever comes your way, and however rapidly the business environment changes.

As an outward sign of that commitment, Fiserv launched its new brand identity in February 2009. Even more exciting than the energy of our vibrant orange logo is the momentum we gain as we implement numerous organizational changes to serve you better. Integrated solutions and processes make partnering with Fiserv more valuable and easier than ever. The transformation continues at a rapid pace, as we make good on the promise of one Fiserv.

Although the financial services industry has experienced turbulence in recent months, we at Fiserv remain confident in the fundamental resilience of the industry we serve. While pundits look for signs of economic recovery, our clients and their intelligent, hard-working teams are actively working to make it happen. Easing that task is one of our goals.



### Strength and Innovation

On July 31, 2009, Fiserv celebrated 25 years in business, and a great 25 years it's been. We have become the leading global vendor of information management and electronic commerce technology to financial services providers. Our company is once again ranked Number 1 on the FinTech 100 survey of the top technology partners to the financial services industry. Fiserv is the partner of choice in core processing solutions for U.S. banks, credit unions and thrifts.

Demonstrating the strength of Fiserv operations and reflecting the value we deliver, our company took the Number 4 spot on the Barron's 500, an annual ranking of the 500 largest public companies, by sales, in the U.S. and Canada.

By partnering with Fiserv, you gain access to a comprehensive array of products and services that are recognized within the industry for their innovation. In all areas, including payments, processing, customer and channel management, risk and compliance, and insights and optimization, Fiserv drives the innovation that will shape the future of financial services.

Numerous recent awards and rankings acknowledge the industry leadership and superior performance of Fiserv (see sidebar). But the surest evidence of our leadership, and the guiding purpose for all we do, is our clients' success. Let us help you discover new possibilities and turn them into realities.

## High Marks for Industry Leadership

- |          |  |
|----------|--|
| <b>1</b> | <p><b>FinTech 100 – American Banker, October 2009</b><br/>In this annual study of the largest suppliers of information technology to the U.S. financial services industry, Fiserv ranked Number 1 in 2004, 2005, 2006, 2008 and 2009.</p>                        |
| <b>1</b> | <p><b>Top Online Banking Provider – Celent, January 2009</b><br/>For the third consecutive year, Fiserv has been ranked Number 1 among online banking vendors.</p>   |
| <b>1</b> | <p><b>Top Financial Crime Risk Management System – The Chartis Group, February 2009</b><br/>Chartis evaluated financial crime management technology vendors for completeness of offering and market share potential, and gave Fiserv top honors.</p>             |
| <b>1</b> | <p><b>The Innovators – Bank Technology News, November 2008</b><br/>In this ranking of the financial services industry's 25 most advanced people, companies and technologies, Fiserv ranked Number 1 in the innovative company category and Number 2 overall.</p> |
| <b>1</b> | <p><b>InformationWeek 500 – InformationWeek, September 2008</b><br/>Fiserv took the top spot in the Banking and Financial Services category, and ranked Number 4 overall in this ranking of the most innovative users of information technology.</p>             |
| <b>4</b> | <p><b>Barron's 500 – Barron's, May 2009</b><br/>The Barron's 500 ranks (by sales) the 500 largest public companies in the U.S. and Canada.</p>   |
| <b>5</b> | <p><b>World's Most Admired Companies, Financial Data Services – Fortune, March 2009</b><br/>Fortune magazine asked business people to vote for the companies they most admire, and Fiserv was in the top five for the Financial Data Services category.</p>      |
| <b>5</b> | <p><b>The Chartis RiskTech 100 – The Chartis Group, October 2009</b><br/>This ranking is recognized globally as the most comprehensive and prestigious study of the top technology firms active in the risk management market.</p>                               |



# The Value Delivered by Premier

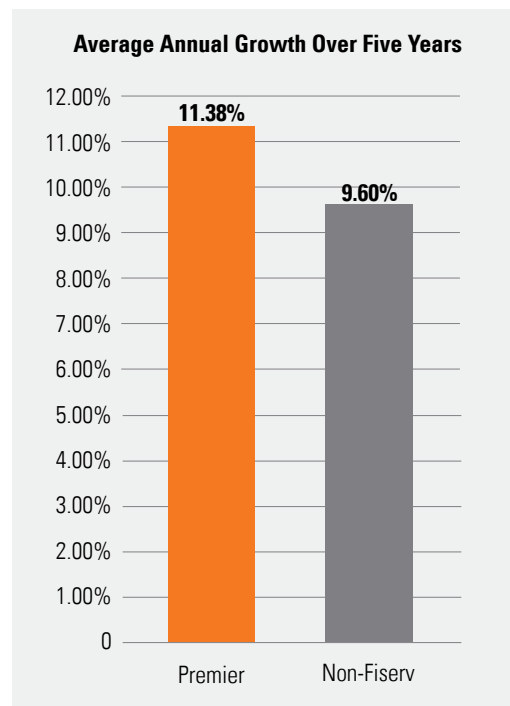
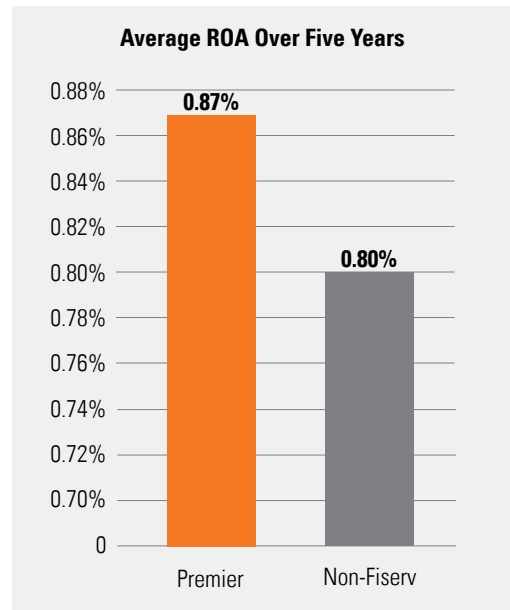


For more than three decades, U.S. financial institutions have benefited from the strength, reliability and versatility of the Premier bank platform from Fiserv. Its feature-rich functionality and seamless integration contribute daily to the efficient operation of over 1,700 banks, thrifts and credit unions, more than are served by any other core banking solution in the country. Our experience partnering with thousands of commercial and retail banks equips us to serve the business and technology needs of virtually any organization, and to help clients successfully address virtually any challenge.



Among our clients, 106 have assets exceeding \$1 billion, and more in that market use Premier than any other core solution. Many of those financial institutions have grown exponentially while operating on Premier — ample, real-world evidence of our solution's scalability. From de novos to those with billions in assets, clients find that a Premier core implementation is the last one they need to make. You can grow with Premier, but you won't outgrow it.

Premier supports both best-in-suite and best-in-class environments. Clients can operate on either IBM or Unisys hardware, and have the option of processing in-house or outsourcing their processing and technology management to whatever extent they choose. The Fiserv network of regional data centers offers state-of-the-art infrastructure and





Annual growth is another area where financial institutions operating on Premier have an advantage compared with their competitors. Over a five-year period beginning in 2005, Premier banks have grown an average of 11.4% annually, which is 18.5% better than non-Fiserv banks. <sup>2</sup>

security, as well as a proven record of client satisfaction and success. Premier is a trusted solution from a trusted partner.

### **A Performance Edge**

Many factors shape the performance of financial institutions, but robust banking technology and a sound technology strategy are essential to success. Banks and thrifts that have made Premier a part of their technology strategies fare better, on average, than their peers on key indicators of performance.

Average return on assets (ROA) over a five-year period, for instance, is 0.87 percent for Premier banks, which is 9 percent better than the ROA for non-Fiserv banks.<sup>1</sup>

### **Relevant Innovation**

Partnering with Fiserv gives you access to the technology that can help you anticipate trends, respond to regulatory challenges and market opportunities, and create meaningful change. Your financial institution turns to us for innovative solutions that contribute to the achievement of your goals.

Our commitment to using and creating advanced technologies produces a steady stream of new and enhanced products. As a result, Premier clients are able to stay current, or even get a jump on the competition, in an industry that's increasingly shaped by technological change. In some instances, substantial numbers of Premier clients have already implemented leading-edge technologies that many of their peers are still only thinking of adopting.

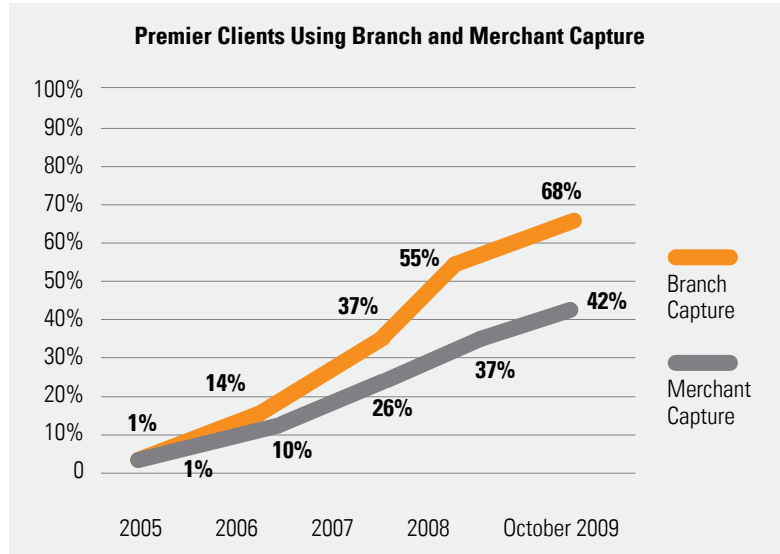
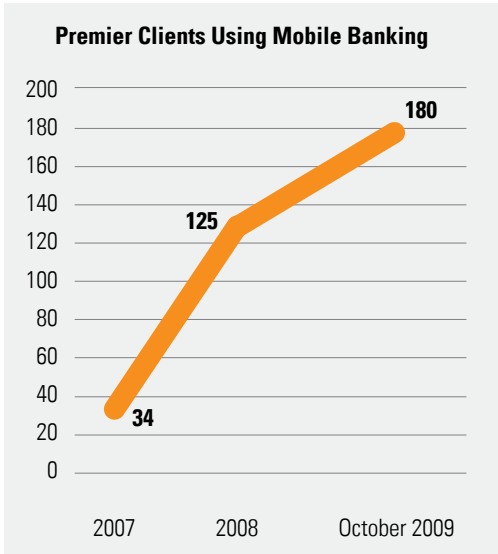
Consider, for instance, three of the top technologies that community banks responding to a recent survey plan to implement over the next 24 months: mobile banking, merchant capture and branch capture.<sup>3</sup> We offer Premier clients powerful solutions in each of these areas.

### **Mobile Banking**

In the case of mobile banking, Fiserv offered Premier clients a robust and fully integrated mobile banking solution at a time when relatively few banks, most of them big money-center banks, were actively promoting this service. Launched in October 2007, Mobile Money<sup>SM</sup> for Premier has already been implemented by over 10 percent of Premier clients.<sup>4</sup> The mobile channel is increasingly essential to satisfying the banking needs of business customers and younger consumers, and Fiserv has one of the most full-featured mobile solutions available in the industry.

### **Branch and Merchant Capture**

Fiserv first offered both branch and merchant capture to Premier clients in 2005. Since then, source capture solutions have steadily gained momentum among our clients, who welcome the backroom efficiencies made possible by branch capture, and the marketing advantage of being able to offer remote deposit to business customers. Currently, 68 percent of Premier clients have deployed branch capture, and 42 percent are offering merchant capture. A rapidly growing number of businesses, especially micro-businesses, use merchant capture, generating considerable revenue for banks that offer this type of solution.



### Other Leading-Edge Technologies

Rounding out the list of the top ten technologies banks plan to implement<sup>3</sup> are other areas where Premier clients are already enjoying the advantages of industry-leading Fiserv solutions. Document imaging, archiving and retrieval, and check image exchange have been nearly universally adopted within the Premier client base. The same is true of Internet banking. Bill payment is another area where a majority of Premier clients (66 percent) have implemented a solution.

When it comes to online account opening, our advanced solution supports numerous successful direct banking initiatives, helping Premier clients acquire new accounts and expand their geographic footprint. See, for instance, the case study about Citizens National Bank on page 12 of this report. As demographics shift, the online avenue for account acquisition gains even greater

significance. A recent study by Javelin Strategy found that nearly 30 percent of Gen Y consumers attempted to open an account online during the past 12 months.<sup>5</sup>

Convenient, secure and eco-friendly, online statements also offer financial institutions an excellent return on investment by reducing staffing and other costs associated with printing and mailing paper statements. According to Forrester Research, adoption of electronic statements has increased 11 percent among checking account holders over the past year.<sup>6</sup> We've seen a similar increase in our client base, with more than 500 Premier clients now offering e-statement delivery.

And to satisfy growing interest in cost-effective VoIP (voice over Internet Protocol), Fiserv just recently rolled out a new VoIP solution, designed for and integrated with Fiserv account processing solutions.



## Integration That Drives Efficiency

Offering unparalleled breadth of functionality, the Premier bank platform addresses nearly every area of banking operations in one seamlessly integrated package, creating tremendous efficiency and ease of use. An impressive line-up of best-in-class Fiserv solutions integrate with Premier, rounding out its robust features and functionality.

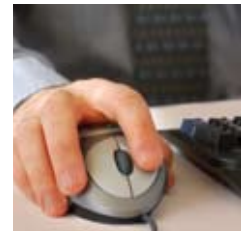
Extending the benefits of Premier even further is the platform's open, service-oriented architecture, which facilitates integration with third-party applications, supporting organizations that choose to assemble customized software suites to meet their unique needs. Premier offers mature integration to a wide range of products. Hundreds of interfaces to third-party products are already created and available for use.

## A Better Experience

Enhancing the user experience is one of our chief goals. Fiserv technology makes your processes easier and more productive, and helps you create a better banking experience for your customers. To optimize these experiences, we seek input from clients like you, and that input shapes the features and functionality of Premier. Ours is a bank platform designed specifically for financial institutions by people who work closely with bankers and bring their own expert understanding of both technology and the financial services industry.

Complementing our intuitive, user-friendly software is our commitment to providing superb client support. Premier has one of the highest client retention rates of any core banking provider, attesting to the reliability of our solution and the quality of our client support.

To ensure that your experience as a Premier client is the best possible, we employ innovative solutions to provide 24x7 client support. An interactive case-management system enables clients to monitor and collaborate with Fiserv support professionals in the resolution of support issues. Knowledge Central, an award-winning knowledgebase that contains more than 20,000 step-by-step solutions to client questions, serves as a valuable resource for Premier clients. Remote support services enable our support professionals to diagnose and remedy issues in real time, without the delay and expense associated with travel.



Integration and innovation that support your ongoing success, and deliver a better experience for you and your customers — that's the value of Premier.

<sup>1</sup> Based on FDIC data for 2004–2009 and excluding top tier banks.

<sup>2</sup> Based on FDIC data for 2005–2009 and excluding top tier banks.

<sup>3</sup> Independent Community Bankers of America, 2008 ICBA Community Bank Technology Survey Results. This survey is performed biennially.

<sup>4</sup> Adoption of specific technologies by Premier clients may be understated in this report, because figures do not include all third-party applications used by our clients.

<sup>5</sup> Javelin Strategy & Research, Online Account Opening: Consumer Analysis and Vendor Comparison: How to Optimize Efficiency, Enrollment and Risk, May 2009.

<sup>6</sup> Jackie Rousseau-Anderson and Gina Zavradinis of Forrester Research, Inc., Technographics® Survey Highlights: North American Technographics Financial Services Online Survey, Q2 2008, September 29, 2008.



## Grow Your Deposits and Revenue



### **Direct Banking**

When you establish a direct bank — an online branch — the benefits can be substantial. You overcome the geographic restrictions of a brick-and-mortar branching strategy, gaining the ability to open new accounts and market your products to customers anywhere in the country without major investments in new facilities. Direct banking also slashes the cost of opening and servicing accounts. Whereas opening an account in a traditional branch is estimated to cost about \$60, opening an account online costs an average of \$15.<sup>1</sup>

Just as chance favors the prepared mind, so opportunities yield better results for the financial institutions prepared to seize them. Banking industry experts agree that two of the most promising opportunities for growing deposits and revenue at this time are direct banking and cash management. Financial institutions that offer strong online banking products and online account opening are going to be able to pull in more new customers and new accounts. By delivering a full range of the services commercial customers need, banks can increase fee income and successfully serve a highly profitable market segment.

Make the most of these opportunities with proven solutions and valuable expertise from Fiserv.

In addition to being more cost-efficient, the online channel attracts customers who are more profitable. Those who enroll online tend to buy more banking products and services, and are more likely to use low-cost self-service channels such as ATMs, online banking, telephone banking and e-mail. They interact frequently with their financial institutions through all channels — online, mobile banking and the physical branch — presenting many opportunities for targeted cross-selling.<sup>2</sup>

Online account opening also helps financial institutions maintain consistent standards and processes for regulatory compliance and risk mitigation. Automation reduces processing errors, and frees up customer service representatives to cross-sell products and strengthen relationships.



Perhaps the most important reason to engage in direct banking is that it helps you stay ahead of the competition. The online channel will only grow in importance over time, as new generations of “always on, always connected” consumers enter the market. Make sure you are ready for them.

### Cash Management

In the current environment, growing corporate customer relationships is an important strategy. Such relationships represent a low-cost source of funding, contribute to non-interest income and deliver higher returns than retail relationships. The small-business market segment, in particular, offers tremendous potential to establish lasting customer relationships and generate fee-based revenues.<sup>3</sup>

To attract and retain business customers, you need to develop products, especially online business banking products, that deliver the services these customers are looking for. Trying to serve business customers with a consumer online banking platform may limit your ability to meet their needs.

It’s increasingly important to offer business services such as merchant capture, lockbox processing, ACH origination, wire exchange, positive pay, transaction authorization, invoicing and payroll. Sweep accounts and repurchase agreements provide your commercial customers with advanced asset management capabilities.

And by offering Health Savings Accounts (HSAs), you make it easy for corporate and small-business customers to give their employees more options when it comes to health benefits and long-term investing. HSAs are a low-cost, low-effort means of building deposits. They represent significant cross-selling opportunities and fee income potential.

### Direct Banking, Southern-Style

Southern Community Bank and Trust set out to make its website more user-friendly by employing Web Design Services from Fiserv. Realizing the potential the online channel offered for attracting new customers, the bank went on to implement a number of solutions from the Direct Banking for Premier product suite. Pairing online account opening with an attractive loyalty rewards program, also supported by a Fiserv solution, the company achieved significant online deposit growth.

New account opening increased 40 percent year-over-year for the month the new site was rolled out, and there was a double-digit decline in account closings. Within a little over 60 days of launch, new accounts opened online generated \$5.4 million in new deposits. Southern Community’s strategy drew the attention of national publications such as Newsweek and The Wall Street Journal, and earned the bank a spot in the 2009 Model Bank report published by Celent, an international strategy consulting firm for financial institutions.

<sup>1</sup>Javelin Strategy & Research, Online Account Opening Consumer Analysis and Vendor Comparison: How to Optimize Efficiency, Enrollment and Risk, May 2009, p. 8.

<sup>2</sup>Javelin Strategy & Research, pp.27-30.

<sup>3</sup>Jacob Jegher, IT Spending in Banking: A North American Perspective, Celent, December 2008, p. 9; Aite Group, LLC, Nine for '09: Opportunities and Challenges for Banks in 2009, p. 2; Aite Group, LLC, Impact of the Financial Crisis on U.S. Community Banks: Difficult Times, New Opportunities, March 2008, p. 25.

# Case Study

## Citizens National Bank

### Attracting Customers in New Markets

While Citizens National Bank has a loyal following of local customers, the bank wanted to attract clientele outside its existing market. Direct Banking from Fiserv provided all the tools the bank needed to reach out and grow its deposit base.



The introduction of online banking and account opening has eliminated the geographic boundaries that once affected people's decisions when choosing a bank. From home or office, at any hour of the day or night, today's Web-savvy customers can peruse the Internet for an online banking provider that meets their specific needs, then open an account and complete transactions. It doesn't matter if the bank is three blocks away or across the country.

Seeing this great opportunity for growth outside of its existing market, CNB turned to Direct Banking for Premier®. "Direct Banking fits our strategy perfectly," says Stacy Lauer, senior vice president and head of information technology for the bank.

#### Client Profile

In 1920, Citizens National Bank opened its doors to the communities of West Central Ohio. Over the following nine decades, the bank has grown steadily and recently reached \$565 million in total assets. CNB operates seven full-service branches and an operations center, and employs 135 full-time team members.

This forward-thinking financial institution has gained a loyal base of both retail and business customers, and focuses especially on serving small and mid-sized businesses. CNB attributes its success to the wide range of products and services offered to all clients.



"We've been able to boost revenue in true CNB fashion — the technology-forward way."

#### Expanding Market Footprint

The Direct Banking suite provides organizations with a complete online account enrollment system as well as products and services that enhance customer service, from mobile banking to instant messaging and online bill payment. In late 2008, equipped with these solutions and determined to attract customers from coast to coast, CNB launched a high-yield online savings account with great success.

To date, more than 1,300 accounts have been opened by account holders from all 50 states. And the online savings account has generated more than \$51.2 million in deposits. These impressive figures have provided CNB with a great boost. “No other community banks in our area are offering a product like this. It has given us a competitive edge and a strong source of funding in today’s down economy,” says Lauer.

### **Ability to Offer Customers More**

CNB’s online presence makes banking easy for everyone. “Our customers can manage every aspect of these accounts — anytime, anyplace — as long as they have Internet access,” notes Lauer.

Direct Banking products are completely integrated, which means tools can be added quickly and easily at any time, helping financial institutions stay agile and meet their customers’ specific needs. Although CNB’s customer base has expanded well beyond the Ohio state line, the bank has continued to provide the personal, one-on-one service that community banks are known for.

With the addition of LinkLive Banking and Event Manager™ to CNB’s Direct Banking suite, customers can have direct contact with the bank’s specialists via instant message, and receive e-mail alerts that notify them of important account activity. “We make use of all the available integration touchpoints,” Lauer says. “We’re able to provide so many features and functionality that our competitors can’t offer because we stick solely with Fiserv solutions.”

### **Challenge**

CNB wanted to boost revenue and gain a competitive edge by expanding its customer base beyond the nine-county area it had served for decades. To do so, the bank needed a no-boundaries, on-demand solution that would attract and retain new customers.

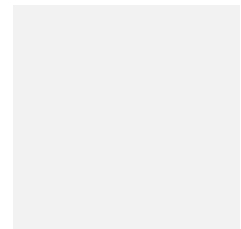
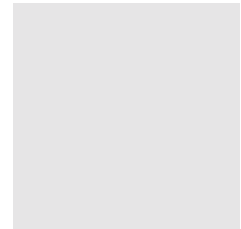
### **Solution**

The Direct Banking suite of products delivers a complete online account enrollment system designed to automatically route and verify information from its point of origination to active account status. Because many back-office and verification processes are streamlined, customers are able to establish and access accounts almost instantly. In addition, the Direct Banking suite offers an array of online products and services that enhance customer service responsiveness — from mobile banking and online bill payment to instant messaging.

### **Proof Points**

With Direct Banking for Premier solutions, CNB has:

- Gained a competitive edge
- Eliminated geographic barriers to attracting new customers
- Automated and streamlined processes
- Saved time for customers and staff
- Offered customers the flexibility and convenience of self-service banking



# Case Study

## Atlantic Capital Bank

Growing Corporate Business Without Building Branches

By developing a carefully focused cash management strategy that provides sophisticated banking services to meet the needs of mid-sized companies, Atlantic Capital Bank has quickly grown its business and revenue despite a tough economic climate.



Atlantic Capital Bank began with a simple mission: to attract and build lasting relationships with an underserved market — mid-sized businesses. The de novo's founders aimed to achieve this goal by pairing an exceptionally experienced staff with best-in-class banking solutions and services. When it came to selecting an innovative technology provider that would respond to their needs, the bank's team turned to Fiserv.

"We knew the strength of Fiserv, its range of capabilities and level of expertise. These qualities make Fiserv an attractive partner," says Doug Williams, president and CEO. "In the end, we entertained other proposals, but nobody even came close."

### Client Profile

Since opening in May 2007 as the largest independent new bank in U.S. history, Atlantic Capital Bank has quickly grown its assets from \$125 to \$600 million. Headquartered in Atlanta, the bank offers a wide range of treasury management services to meet the needs of mid-sized businesses, real estate developers and consumers. By providing dynamic online services that bring the bank to the customer, Atlantic Capital Bank has expanded throughout the Southeast without building a large branch network.



**ATLANTIC CAPITAL**  
BANK

After reviewing the broad spectrum of solutions available from Fiserv, Atlantic Capital deployed the Premier® bank platform, which provides a strong foundation for meeting the needs of businesses. The bank also chose a number of feature-rich treasury management solutions, including the Banklink® Cash Management suite of online cash management solutions, and WireXchange® for Premier, which simplifies wire transfer processing.

## Integration Creates a Competitive Advantage

Competing effectively with the larger banks in its market, Atlantic Capital has quickly grown revenue and business. Integration between treasury management solutions from Fiserv has played a significant part in helping the bank outperform the competition.

“For customers, it doesn’t feel like we took Solution A and Solution B, and tried to mash them together,” comments Kurt Shreiner, executive vice president, Corporate Financial Services. “The product integration creates a completely seamless customer experience.”

One key integration point that saves time and cuts costs for the bank’s customers is a streamlined remote deposit system. Atlantic Capital chose an easy-to-use remote capture solution that integrates with its cash management solution and Premier, all from Fiserv.

“Most remote capture solutions require employees to go back and forth between systems,” Shreiner explains. “People are amazed when we show them how efficient our process is.”

## Partnership You Can Rely On

For an organization that has gained the majority of its business by winning customers from the big banks, having a strong technology partnership is indispensable.

“When we pitch to potential customers, our win rate is in the 80 percent range, which is unheard of,” says Williams. “If we get in front of customers, and show them we have the technology to back us up, we rarely lose. That’s due to hard work on the part of our team and the team at Fiserv.”

## Challenge

Atlantic Capital Bank set out to grow commercial business by offering a complete cash management system, but also wanted to avoid having to deal with several vendors.

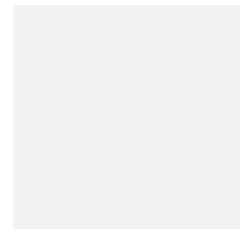
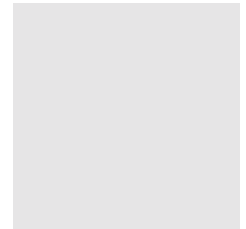
## Solution

The bank chose the Premier bank platform and outsourced processing through the Fiserv Southeast Region Data Center. Premier supports many business-oriented products and services, including feature-rich demand deposit accounts and loans, disbursement services, zero balance accounts, and much more. Atlantic Capital also employs Banklink Cash Management, a customizable suite of Internet-based commercial cash management products that help businesses operate more efficiently and improve profitability. WireXchange, another fundamental treasury management solution, simplifies and speeds wire transfer processing for the bank and its customers by automating the process and providing a real-time interface to the Federal Reserve.

## Proof Points

Treasury management solutions from Fiserv have helped Atlantic Capital Bank:

- Gain operational efficiencies
- Develop a dynamic customer experience
- Grow significant revenue in an unstable market
- Win business from regional and national banks





## Protect Your Assets and Reputation



Complying with regulations isn't optional, and if you want to stay in business, you have to manage risk and fraud. Advanced solutions like those offered by Fiserv help you do all this faster and better. Without the automation and superior detection our solutions make possible, the burden of compliance, risk mitigation and fraud prevention could be overwhelming.

Built-in tracking, routing and recordkeeping help you satisfy the requirements of auditors and regulators. Technology solutions keep data secure, and provide analytics that are essential to assessing and limiting exposure. Compared with the potential costs of making bad decisions, of exposing your organization and your customers to risk, and of failing to comply with regulations, technologies that help you protect your financial institution's reputation and assets are a true bargain.

Risk mitigation, fraud deterrence and regulatory compliance are currently top of mind for executives at U.S. financial institutions. These are the concerns most frequently cited in several recent surveys of bankers, and to address such concerns, a majority expect their organizations to spend more on information technology solutions in the coming months.

Why do financial institutions plan to spend more on such technologies? Put simply — because they're cost-effective.

### **Managing Risk Across the Enterprise**

Recent events have fueled a renewed awareness of the importance of managing risk, especially credit risk. Industry experts suggest that financial institutions now realize the dangers of managing risk in a siloed manner. Many organizations are moving toward a more comprehensive, enterprise-wide model of risk management, aligning and standardizing risk mitigation efforts across intra-organizational boundaries.



To satisfy the increased expectations of regulators and investors, banks are tightening internal controls, and strengthening the methods they use to predict and track risk exposure. In turn, they expect to gather more useful intelligence from their risk management solutions, no longer seeing them as merely a regulatory requirement.<sup>1</sup>

### **Detecting and Preventing Fraud**

Fraud is an ever-present and constantly evolving threat. From check forgeries to information security breaches, fraudulent activities cost billions of dollars each year and diminish consumers' confidence in their financial institutions.

Tough economic times increase fraudulent activity and give rise to new types of fraud, requiring unflinching vigilance on the part of financial institutions and vendors. In one survey, 49 percent of banks reported seeing increased losses due to fraud since the financial crisis began.<sup>2</sup> To combat fraud attempts more effectively, banks are looking for solutions that offer enterprise-wide real-time fraud detection and prevention.<sup>3</sup>

### **Satisfying Regulators**

The regulatory burden on financial institutions is always changing and growing. Depository institutions currently face even greater scrutiny from regulators, and a proposed major overhaul of the regulatory system promises to further tax the adaptability of the nation's banks, thrifts and credit unions.

Given this context, your partnership with Fiserv is more important than ever. We have the expertise and resources to deliver the solutions you need to simplify regulatory compliance and help neutralize fraud-related threats to your continued success.

### **Meeting Your Disaster Recovery Needs**

Needing to satisfy regulatory requirements for disaster preparedness and wanting to recover processing capabilities quickly in the event of a catastrophe, a growing number of financial institutions recognize the advantages of a hot-site disaster recovery solution like Business Continuity Services for Premier, which offers the following:

- **Greater security and reliability** — Hosted at a Fiserv data center with state-of-the-art security and redundant equipment, network connections and power supply
- **Faster recovery** — A complete library of Premier software preloaded and ready to go
- **Comprehensive solution** — The fullest array of recovery services in the industry
- **Premier experts** — Direct access, when you need it most, to professionals with expertise in the software you depend on

<sup>1</sup>Jacob Jegher, IT Spending in Banking: A North American Perspective, Celent, December 2008; Aite Group, LLC, Nine for '09: Opportunities and Challenges for Banks in 2009," 2009, pp. 12-13.

<sup>2</sup>Aite Group, LLC, Impact of the Financial Crisis on U.S. Community Banks: Difficult Times, New Opportunities, March 2009, p. 31.

<sup>3</sup>TowerGroup, 2009 Top 10 Business Drivers, Strategic Responses, and IT Initiatives in Retail Banking, 2009, p. 10.

# Case Study

## Nevada Security Bank

Safeguarding Customers and Protecting Bank Assets through Effective AML Monitoring and Compliance

Manual compliance with financial crime laws had grown cumbersome for Nevada Security Bank's growing operation. The bank found an answer in AML Manager for Premier®, satisfying the requirements of regulators, auditors and its own board of directors.



Complying with laws like the USA PATRIOT Act and satisfying the requirements of federal agencies like OFAC and FinCEN were complicated and time-consuming for Nevada Security Bank. "When we started out in 2001, we were a completely manual bank," says Debra Bell, the bank's compliance officer. "There was no risk management or compliance department, and no automation of compliance processes. Instead, responsibility for these functions was dispersed among our branch locations."

Under the manual system, one branch monitored incoming and outgoing wire traffic. Another branch monitored cash transactions totaling \$3,000 and above.



### Client Profile

As an independent commercial bank, Nevada Security is committed to building up the communities it serves. Its five branches in Nevada and California offer a full range of lending activities, including commercial and industrial, real estate construction and mortgage, agricultural and consumer loans, with an emphasis on short and medium-term obligations.

Since its founding in 2001, the bank has attracted more than 9,400 deposit accounts totaling \$465 million. Assets of The Bank Holdings, the parent company of Nevada Security Bank, exceed \$600 million.

Still another prepared currency transaction reports (CTRs). The arrangement was far from ideal, Bell says. The branches didn't have sufficient staff time to fully research all of the questionable transactions they detected, and even more problematic was the reporting piece of the compliance effort.

"While our employees were providing functional information, it was all recorded manually on a single Excel spreadsheet," Bell says. "We were doing a lot of typing, and were bound to make mistakes. And by the time we got eight months into the year, we had a pretty long spreadsheet. The

only way to determine if an individual had previously done something questionable was to search by name or account number using the Find function in Excel. The last thing auditors and regulators want to see is a stack of Excel spreadsheets, because they know the information can be easily manipulated.”

In 2008, Nevada Security started looking in earnest for an AML solution that would integrate with its core processing solution and eliminate the unwieldy paper-based system. When presented with the opportunity to beta test the then new AML Manager for Premier from Fiserv, the bank jumped at the chance.

“It was a great fit, because it was already integrated with our system,” Bell says. “We also thought being a beta bank would be an advantage, because we could get in on the ground floor and make AML Manager what we wanted it to be.”

Fiserv worked closely with Nevada Security to install AML Manager and monitor the solution’s performance in the beta phase. Weekly telephone conferences helped determine what was needed to adjust the system for maximum effectiveness, tweaking parameters to yield solid and important alert information.

### **Ease of Use**

The most obvious benefit of AML Manager was centralized risk management and compliance under Bell’s operational control, allowing branch employees to concentrate on serving customers instead of performing compliance functions.

Even more important, though, is what the solution does in the background. AML Manager monitors all customer and account data, as well as OFAC and other watch lists, delivering accurate, prioritized alerts about

suspicious activity directly from information in the Premier core. Users review the alerts and decide whether to submit CTRs or suspicious activity reports (SARs), or take other investigative action.

### **Reliable Alerts**

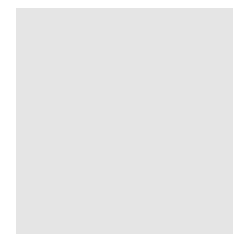
Bell says the process couldn’t be more straightforward. “For example, when a customer repeatedly withdraws exactly \$8,900, AML Manager creates an alert,” she says. “I can look at the customer’s history right on the tab. If I see five instances, I know I’m ready to investigate more and possibly create a SAR. It’s simple and quick. We went from submitting about 12 SARs a year to 45 a year, and I can confidently say that every SAR I’ve submitted has been based on activity we would not have caught without AML Manager.”

### **Accelerated Investigation**

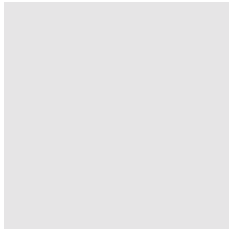
Intuitive and user-friendly, AML Manager has been a welcome addition to Nevada Security’s compliance capability. “It’s very simple,” Bell says. “The system generates an alert, and if you think it’s suspicious and want to create a case, you click on a button that says, ‘Create a Case.’ I don’t know how it could be made much simpler to use.”

The data-rich environment of AML Manager speeds investigation, revealing suspicious networks and associations through advanced drill-down and link-analysis tools. Using these investigative tools, Nevada Security has been able to pursue cases of questionable and illegal activity that probably would have been missed under the manual system.

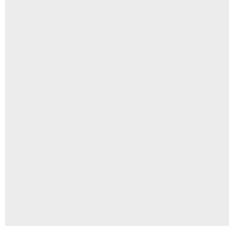
For instance, Bell discovered two unregistered money service businesses (MSBs) that were actually restaurants cashing checks for regular customers. The two establishments were known to cash \$10,000 in checks in an evening, and



“It’s very simple. The system generates an alert, and if you think it’s suspicious and want to create a case, you click on a button that says, ‘Create a Case.’ I don’t know how it could be made much simpler to use.”



90 percent of their deposits consisted of these third-party checks. Although the restaurants took no corrective action when Nevada Security contacted them about the issue, the bank submitted SARs concerning the unregistered MSBs, satisfying due diligence requirements.



AML Manager has also reduced the impact of debit card problems. When a customer's debit card is used more often than usual, the system detects this use and generates an alert, enabling Bell to take action.

"The last time the bank regulators came in for their yearly review, they were very happy with what we were doing."

"If I notice unusual activity on an account, I have the branch contact the customer and make sure they have their card and their checkbook," she says. "That makes us a better, more accessible bank. In a few cases where somebody has gone on a spending spree with our customers' cards, we've stopped it much earlier with AML Manager. Our customers really appreciate it."

AML Manager has helped detect even more sophisticated electronic theft. In one online scheme, thieves had gained access to other customers' VISA card numbers, and were transferring money into their own accounts. In another, scammers were rerouting hundreds of online credit card payments and crediting their own accounts instead of the card company's. Not long after Bell reported the latter incident, the bank was contacted by the Department of Justice to obtain the transaction records for a federal investigation.

### Easy Tracking

When questionable activity has been identified, AML Manager's built-in case management system helps track, prioritize and manage suspicious cases, streamlining workflow and regulatory processes from start to finish. The system is easy to learn and use, even by team members who don't usually do compliance work.

*"If I weren't here tomorrow, other staff could go in and see everything I've done — all the cases I've made, and all the investigations I've created. It's very easy to track."*

### Debra Bell

**Compliance Officer  
Nevada Security Bank**

### Versatile Reporting

AML Manager generates a variety of required reports, including SARs, CTRs and management reports, and the system maintains an audit trail for regulatory review. So, it's easy for Bell to submit her work for review by Nevada Security's CFO, the audit committee and the eight-member board of directors.

"The reports are simple to understand," Bell says. "The one I use most is the SAR report, which has a customizable pie chart with percentages for the various categories of suspicious activity, such as mail fraud and suspicious disappearances. When I submit this report to the board, they appreciate how easy it is to read, and they love the graphs."

Nevada Security Bank's deployment of AML Manager, with its robust reporting capability, has earned praise from all quarters, including those in charge of enforcing regulatory compliance.

"The last time the bank regulators came in for their yearly review, they were very happy with what we were doing," Bell says. "We were able to demonstrate how AML Manager works by aggregating cash transactions in our test accounts, so they could see how it creates an alert and a CTR."

### **Confident Compliance**

Bell believes the AML Manager solution is essential to Nevada Security Bank's compliance effort because, as she acknowledges, human beings can't catch everything.

"AML Manager gives me a greater confidence level and more peace of mind, knowing that all of the day's transactions are being looked at," Bell says. "It gives me concrete, reliable information I can show to the board, to regulators and to auditors. I'm confident it works, and I know what I'm getting."

### **Challenge**

As Nevada Security Bank extended its reach in the marketplace, its risk and compliance system of spot checks and spreadsheet-based reporting was proving unwieldy and inadequate. The bank sought a centralized solution that is easily administered, and demonstrates effective risk management and full legal compliance to regulators, auditors and stockholders.

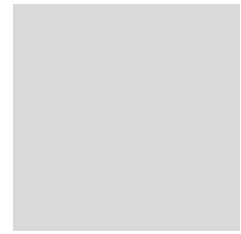
### **Solution**

Nevada Security became a beta test site for AML Manager for Premier. Now, instead of several branches being involved in various aspects of transaction monitoring for compliance, the process is centralized and supported by an easy-to-use solution with full reporting, workflow and case tracking capability. A single compliance officer administers the system.

### **Proof Points**

By deploying AML Manager, Nevada Security Bank gained an essential tool for detecting illegal activity, achieving regulatory compliance and improving customer service. The bank:

- Eliminated cumbersome, paper-based tracking of suspicious activity
- Increased fourfold the number of SARs filed
- Detected and stopped many cases of debit card fraud
- Aided authorities in prosecuting online credit card fraud





## Increase Efficiency



Initiatives that improve operational efficiency contribute to overall profitability. Given the current economy, industry analysts predict that financial institutions will focus as much on cost reduction as on revenue enhancement. To reduce costs, banks and thrifts are turning to technologies that automate and streamline processes. They're also looking to consolidate systems and vendors, as they reevaluate channel strategies and consider outsourced services.<sup>1</sup>

### **Faster and More Cost-Efficient**

Solutions that automate otherwise manual and labor-intensive processes typically deliver an excellent return on investment. When processes can be managed through automatic workflows, tasks are completed more quickly, and saving time saves money as well.

Decreasing the number of touchpoints where manual intervention is required also tends to improve consistency and reduce errors. When you don't have to spend staff hours performing monotonous tasks, tracking down paperwork and rectifying mistakes, that time can be devoted to activities that actually bring in revenue.

### **Dealing with Fewer Vendors**

Experts believe that few financial institutions fully exploit opportunities for vendor consolidation. By minimizing the number of vendors they deal with, organizations can save considerable time, effort and other expense involved in managing multiple vendor relationships. Dealing with fewer vendors produces additional benefits such as greater consistency of information technology architecture, improved communication among systems, and better collaboration among lines of business.<sup>2</sup>

As a Fiserv client, you are in an excellent position to experience the benefits of consolidating vendor relationships. The depth and breadth of our offerings make us your



partner of choice for all your information technology needs. Created and supported by an increasingly unified Fiserv, our solutions innovatively address the full range of challenges facing financial institutions.

### **Efficiency of Outsourcing**

Prompted in part by the growing complexity of regulatory compliance, and by the need to trim expenses, many financial institutions opt to outsource account processing and other functions. They find that partnering with an established data center that's secure, well-equipped and expertly staffed saves money compared with maintaining and staffing an in-house operations center.

Outsourcing doesn't fit every business model, but offers other potential advantages, including enhanced consistency, reliability and operational efficiency, which in turn, lead to better customer service.

### **Economies of Going Virtual**

Three major trends in banking technology — enterprise content management, source capture, and Web-based channels such as online and mobile banking — illustrate the cost-efficiency of replacing paper-based interactions with virtual documents, transactions and processes.

A powerful tool for reducing waste, electronic content management solutions convert paper documents to electronic forms that are automatically routed, tracked, archived and indexed. Paper alone costs U.S. businesses an estimated \$8 billion per year. When you take into account the expense of handling, storing, distributing

and disposing of paper documents, that amount is more than 30 times higher, totaling about \$250 billion annually. Simply filing a paper document costs \$20 while finding a misfiled document costs \$120. One in 20 documents will be lost altogether, and recreating a lost document costs an average of \$220.<sup>3</sup> Electronic documents and virtual workflows can significantly decrease paper-related expenditures. They also help save the environment, reducing consumption of natural resources and conserving space in landfills.

Source capture solutions promote efficiency by enabling check image capture and remote deposit. Customers no longer need to travel to the branch to make deposits, and the expense and delay of transporting physical checks by courier can be eliminated. Converting checks to virtual transactions streamlines check processing and makes it more economical.

Finally, a growing number of customers prefer to do their banking online or by the mobile channel, and that's good news for financial institutions. Serving as "virtual branches," these channels are less expensive to service and maintain than brick-and-mortar branches.

<sup>1</sup>Robert Hunt, Kathleen Khirallah and Tom Brogan, 2009 Top 10 Business Drivers, Strategic Responses, and IT Initiatives in Retail Banking, TowerGroup, October 2008.

<sup>2</sup>Aite Group, LLC, Nine for '09: Opportunities and Challenges for Banks in 2009, p. 6.

<sup>3</sup>K. J. McCorry, The Cost of Managing Paper: A Great Incentive to Go Paperless!, informIT (<http://www.informit.com>), September 16, 2009.

# Case Study

## Highland Bank

Increasing Efficiency with Innovative Products and Outsourced Services from Fiserv

Seeking to increase efficiencies, reduce costs and deliver exceptional customer service, long-time Premier® client Highland Bank made the switch to outsourced processing, relieving management of the oversight that accompanies an in-house system.



Highland Bank serves the financial needs of businesses, their owners and key employees. As an organization that consistently looks to improve efficiencies for its own operations, and for its business customers, Highland Bank recently decided to switch from in-house to outsourced processing, managed by the Fiserv Midwest Region data center in Des Moines, Iowa.

“Since the move to outsourcing, Highland Bank has streamlined processes, redefined positions and restructured our backroom support positions,” according to Molly Heruth, director of support services for the bank. “The enhanced flexibility and expertise now available to us has improved our internal operations, as well as our service levels.”

### Client Profile

Based in Bloomington, Minnesota, Highland Bank is an independent, family-owned community bank that focuses on meeting the financial needs of small and mid-sized businesses. With assets of \$568 million, Highland Bank has eight locations in the greater Twin Cities area.

Committed to the prosperity of its customers, communities, employees and shareholders, the organization has evolved into a primarily commercial bank, consistently ranking among the top 10 Minnesota banks for lending by the Small Business Administration.



### Realizing the Benefits

A long-time processor on Premier, Highland Bank carefully examined the cost of ownership for in-house versus outsourced processing before making the change. The bank’s aging hardware platform, escalating regulatory requirements, and the costs involved in creating a redundant environment for disaster recovery made a strong case for outsourcing.

According to John Gill, chief financial officer for Highland Bank, an internal analysis showed that the organization stands to save nearly \$500,000 in hard costs alone over the first six years of their outsourcing

relationship with Fiserv. “We will also realize soft cost savings in the form of increased efficiencies and effectiveness, which are just as important,” says Gill.

The difficulty of maintaining the technical expertise needed for in-house processing and the ease of leveraging an outsourced turnkey solution were key factors for Highland Bank. The migration to outsourcing enabled the bank to eliminate 12 positions through attrition, downsizing and reassignment of staff.

### **Enhanced Customer Service**

Highland Bank has turned its full attention to providing the highest levels of customer service, because Fiserv administers required regulatory controls, security, redundancy and oversight. “We’re now able to completely focus on banking,” says Gill, adding that the controlled environment provided by Fiserv is essential to meeting the highest levels of security.

The ability to reduce personnel, hardware, ancillary and occupancy costs adds value to Highland Bank’s partnership with Fiserv, as does the financial services provider’s level of expertise, professionalism and responsiveness. “Fiserv helps us be competitive in our marketplace through improved features and functionality,” says Gill. “We know that Fiserv has a genuine interest in our success.”

### **Challenge**

Highland Bank sought to realize increased efficiencies and cost reductions through outsourcing while retaining the robust features and functionality of the Premier solution from Fiserv. Outdated hardware and burgeoning compliance, security and disaster recovery preparation demands proved to be a distraction from providing the highest levels of customer service.

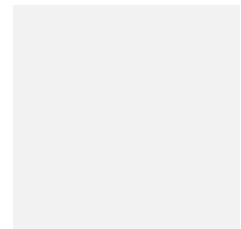
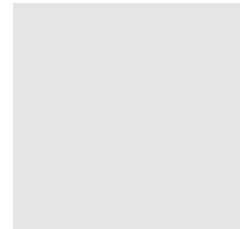
### **Solution**

Freeing the bank’s staff to concentrate on delivering best-in-class service to its commercial and retail customers, Highland Bank chose to operate as an outsourced client processed on Premier by the Fiserv data center in Des Moines, Iowa.

### **Proof Points**

Highland Bank utilizes the Premier bank platform and its partnership with Fiserv to achieve the following:

- An efficient, reliable and controlled account processing environment that provides the highest levels of accuracy and security
- \$500,000 in estimated savings over the first six years of its outsourcing partnership with Fiserv
- Streamlined backroom processes and the ability to offer experienced employees additional career opportunities
- The ability to compete with larger banks by utilizing innovative products and services



# Case Study

## **Pinnacle Bancorp, Inc.**

### Successfully Using Director™ Workflow for Accounts Payable

When acquisitions brought the number of Pinnacle Bancorp's locations to more than 100 in eight states, the bank holding company turned to a Fiserv solution to bring centralized order and efficiency to its accounts payable process.



Since converting to the Premier® bank platform in 1994, Pinnacle Bancorp has steadily expanded its reach in the marketplace, growing its sales volume and building assets. But as the bank grew, the existing accounts payable (AP) process — conducted with many variations at more than 100 separate locations — became impractical, and by 2007, needed to be centralized and streamlined.

“We are a company of community banks,” says Marty Dial, vice president. “Our managers are given a lot of latitude to work with their local market and make local decisions. In the central administration areas, we try to assume some of the overhead functions so they can devote more time to what they do best.”

#### **Client Profile**

Founded in 1934 by Nebraska farmer and rancher George Dinsdale, Pinnacle Bancorp now operates in more than 100 locations across Nebraska, Iowa, Kansas, Missouri, Wyoming, Colorado, New Mexico and Texas. The banks serve a broad range of individual, commercial and agricultural customers with deposit, lending and wealth management products and services. Pinnacle gives local bank managers considerable autonomy to tailor their offerings. Sales in 2007 topped \$166 million. Total assets of the bank holding company now exceed \$5 billion.



Pinnacle already licensed the Director for Premier suite from Fiserv for other electronic content management functions. So it was a simple decision to deploy Director Workflow to run accounts payable. Workflow enables users to automate and simplify virtually any business process from beginning to end. In conjunction with Director, the system uses point-and-click configuration to establish customized rules and actions that expedite daily tasks. This helps organizations complete work more efficiently and accurately than is possible with paper processes, and maximizes the benefit of their Director investment.

When setting up a Workflow process for accounts payable, Pinnacle didn't have to start from scratch. The company licensed the Accounts Payable for Premier template as a basic structure. This customizable template helps to automate common AP tasks, displays an accurate picture of where money is going, and facilitates review and compliance. Fiserv staff helped conform the template to Pinnacle's way of doing things, not the other way around.

### **Centralized Processing**

To feed the Workflow process, Pinnacle set up AP processing centers in two locations — Fort Lupton, Colorado, and Gretna, Nebraska. Invoices arrive at the two sites through several channels. Pinnacle's Colorado banks, which are equipped with Director scanners, scan bills into the Director system over Pinnacle's internal network. Banks in Nebraska and other locations that don't have Director scanners use a standard copier to scan invoices for electronic delivery. Pinnacle also set up a process whereby scanned invoices could be received from bank locations by e-mail, then automatically converted from PDF images to TIFFs for use in Workflow.

Some of Pinnacle's 4,500 active vendors now mail their invoices directly to the central sites for processing. "One vendor is consolidating their invoices," Dial says. "So we will receive a single invoice for a region that may cover 20 locations, and cut only one check. We have at least two vendors who now provide us with electronic invoices. We're able to bring them into Director, process them through Workflow and pay these vendors electronically — we literally never have to touch a piece of paper."

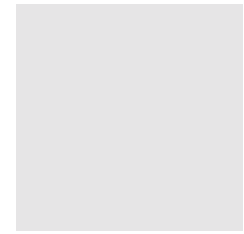
### **Consolidated Accounts**

One of Pinnacle's first objectives in installing Workflow for accounts payable was to reduce the number of different check stocks used for paying expenses company-wide. "Each location had its own expense check, involving more than 100 different accounts," Dial says. "Now, we can issue most of these centrally. We should soon be down to four checking accounts for paying expenses, one for each bank charter."

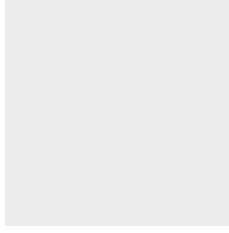
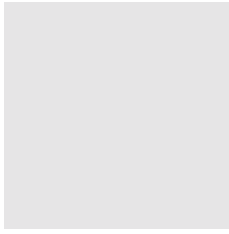
### **Consistent Coding**

Uniform invoice coding was also a major goal for the team at Pinnacle. Under the original decentralized system, certain expenditures were classified differently depending on who was doing the coding. As an example, Dial mentions contributions to local charities. Pinnacle banks have a long history of supporting community causes through donations, sponsorships and memberships.

"There are some subtle differences between those classifications for tax purposes," Dial says. "Some locations would see membership in an organization as a donation to the organization and code it accordingly, but from a tax standpoint, it's really a membership. Now we have a more formal process for dispensing these gifts, and two sets of eyes checking the coding to make sure they're classified correctly."



"We have at least two vendors who now provide us with electronic invoices. We're able to bring them into Director, process them through Workflow and pay these vendors electronically — we literally never have to touch a piece of paper."



“We’ve picked up more banks and more volume without adding any staff to perform the extra processes.”

**Capturing Tax Incentives**

Pinnacle wanted to make sure it was taking advantage of available tax incentives, particularly those enacted by the Nebraska Legislature. “These incentives for investment in buildings, equipment and added jobs often make sales tax on those investments refundable to the organization,” Dial says. “So we want to make sure we’re consistently assigning those expenses to the appropriate cost centers to maximize our eligibility for tax reimbursement.”

The centralized Director Workflow system ensures that these outlays are properly accounted for. Dial estimates that before Pinnacle installed Workflow, 5 to 10 percent of eligible expenditures would slip through the cracks because they weren’t being monitored consistently.

**Sales and Use Tax Reporting**

Under state laws, if a vendor doesn’t properly collect sales tax on a transaction, the purchaser can be held liable for the tax later. In Director Workflow, Pinnacle was able to establish a method of verifying that vendors were using the proper rates and charging the company appropriately. In the case of a state tax audit, the company is able to prove it has been properly monitoring and paying required sales taxes.

**Cutting Costs**

Because of centralized AP processing using Workflow, and the excellent reporting and research functions in Director, Pinnacle has been able to perform a more detailed analysis of its spending patterns, and find areas to cut costs and renegotiate pricing. One such area was long-distance telephone service.

“The more we use Director Workflow, the more we learn, and the more we think of other uses for it. Our staff sees their work differently once they’ve been through a Workflow project. They think, ‘What other things can I do with this?’”

**Marty Dial**

**Vice President  
Pinnacle Bancorp, Inc.**

“I was able to go into Director and actually print out two months’ worth of telephone bills for 80 percent of our banks,” Dial says. “I didn’t have to bother them, they didn’t have to respond to me, and the information was all right there to share with the long-distance carrier. We’ve now negotiated a better rate for our service.”

**Human Resources Efficiency**

Pinnacle did not reduce total staff using Workflow for accounts payable, but has been able to reduce the number of processing locations from dozens to just two. Staff members no longer involved with accounts payable processing are now free to perform customer-facing functions within their local banks.

“When our managers set up a business process in Workflow, it reduces the number of people they need to monitor it throughout the day,” Dial says. “We’ve picked up more banks and more volume without adding any staff to perform the extra processes.”

**Research and Reports**

Especially impressive to Dial is the wealth of easily accessible information about AP processing in Workflow. “One of the real positives with this process is that it’s part of Director,” he says. “Some of our banks

would like to see more printed reports. But in most instances, the information being requested is available in Director. Simply by keying in a general ledger account number, our managers can see a list of all invoices paid to that account number for any month they choose. We're putting more emphasis on training our staff to use Director's back-end research capabilities."

### **Additional Applications**

Following the success with accounts payable processing, Pinnacle has deployed Director Workflow templates for additional applications, especially on the regulatory front. The organization now has Workflow processes for compliance with Reg E, Reg CC and Reg D. Dial also hopes to see workflows perfected for cash vault, ATM and teller cash balancing, as well as expense reporting.

"We're hoping to get to the point where employees will be able to fill out an expense spreadsheet online, press a Submit button, and have the report flow electronically into Workflow for classification approval, and the reimbursement deposited to their account," Dial says.

### **Unbounded Possibilities**

For Marty Dial and the Pinnacle team, performing business functions in Director Workflow has been an ongoing learning process that continues to yield new benefits.

"It really is like peeling an onion," Dial says. "The more we use Director Workflow, the more we learn, and the more we think of other uses for it. Our staff see their work in a different way once they've been through a Workflow project. They think, 'What other things can I do with this?'"

### **Challenge**

Pinnacle Bancorp's acquisitions in eight states had swelled its number of branches to more than 100, creating a logistical challenge for maintaining a consistent accounts payable system across the enterprise. Pinnacle wanted a centralized solution that would bring efficiency and uniformity to accounts payable processing.

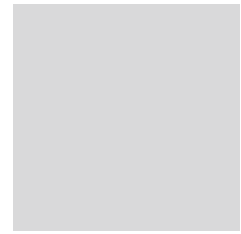
### **Solution**

The company deployed Director Workflow along with the Accounts Payable template. These fully customizable tools accommodated Pinnacle's unique processing requirements while streamlining and standardizing the process of coding invoices and cutting checks. And the reporting capabilities in Director provided a more comprehensive picture of the company's financial outlays, enabling targeted cost-cutting.

### **Proof Points**

Pinnacle Bancorp has seen significant returns on its investment in Director Workflow and the Accounts Payable template. The company

- Reduced and reassigned human resources
- Avoided adding staff for accounts payable processing when the company expanded
- Reduced the number of accounts and check stocks used to pay expenses
- Cut costs with key vendors based on a better understanding of spending patterns
- Took full advantage of tax incentives by efficiently tracking eligible expenses





# Enhance Your Customers' Experience



For financial institutions, great customer service is essential to success. Banking is, after all, a service industry. While certain attributes — consistency, attentiveness, and a willingness to go the extra mile — are invariably tied to excellent customer care, the actual mix of products and services required to satisfy customer expectations is always changing. New technologies continually alter how people interact with one another, and how and when they want to conduct business transactions. We live in a 24x7 world, where consumers increasingly expect instantaneous access to information.

Financial institutions face the challenge of maintaining the standards that have

traditionally defined great customer service while providing technologically sophisticated products through new channels. Do all of this right, and you'll delight your customers by providing a banking experience that is convenient, pleasant, secure and responsive to their evolving needs.

## **A Consistent Experience**

One key to excellent customer service is providing your staff with a single comprehensive view of each customer. Such a view shows every relationship the customer has with your organization and all account activity, regardless of channel. Arming your team with this sort of information enhances the quality and consistency of the customer experience at every touchpoint. Whether the customer comes into the branch and interacts with a teller, speaks with a call center representative, or makes contact through an online channel, your staff inspire confidence, because they are aware of the customer's preferences and past interactions, and better able to preserve the continuity of customer care.

## **Anytime, Anywhere Banking**

Recognized by multiple surveys and industry analysts as one of the top current trends within the financial services industry, mobile banking is a perfect example of how technology enables financial institutions to respond to changing customer preferences.



More and more, consumers rely on their cell phones, smartphones or other hand-held, browser-enabled devices to manage a growing number of everyday tasks.

Consumers, and especially the younger ones, are seldom without their mobile phones. Mobile devices are becoming indispensable to most businesses as well. It's small wonder, then, that adoption of mobile banking is expected to rise rapidly.<sup>1</sup> And the nascent market for mobile banking is far from saturated. Whereas 60 percent of online consumers are aware of mobile banking, only 5 percent have already signed up.<sup>2</sup> Mobile banking represents considerable growth potential.

### **Online Channel as One-Stop Financial Shop**

You can strengthen relationships with customers and drive traffic to your website by enabling them to manage a wide range of financial interactions from your online channel. When customers can log in to your website, access their accounts, check out credit card activity and investments, and also receive and pay bills online, you help simplify their lives. Paying bills online saves a consumer an estimated five hours each year. Users of online bill pay also spend less on postage, have greater control over the timing of payments, reduce clutter and lessen the environmental impact of paying bills.<sup>3</sup>

Delivering the advantages of online bill pay to your customers isn't just good customer service; it can have a demonstrable, positive effect on your bottom line. Online bill pay users are less likely to switch banks, and

they are substantially more profitable. Those tendencies are even more pronounced among customers who not only pay but also receive bills through their bank's online channel. In a survey sponsored by Fiserv, 49 percent of consumers who use online bill pay reported they were less likely to switch banks because of their positive bill pay experience.<sup>3</sup>

Any use of the online channel reduces customer attrition by at least 35 percent, but those who receive three or more e-bills per month are six times less likely to change banks than offline customers. Online bill pay customers are 30–50 percent more profitable than offline customers, and e-bill users have 22 percent more products with the bank than online customers who are not using either bill pay or e-bills.<sup>4</sup>

### **Mobile Money<sup>SM</sup> for Premier**

Next-generation mobile banking solutions from Fiserv offer advanced features and simplified navigation, enabling Premier clients to satisfy their customers' demands for anytime, anywhere banking. Available to retail banking customers who employ any of the popular touch devices, including the iPhone<sup>TM</sup>, iPod<sup>®</sup> touch, and Palm<sup>®</sup> Pre<sup>TM</sup>, touch-screen functionality allows customers to view check images, a feature that's not available with any other mobile banking product. The ability to use a handheld device to issue real-time wire and ACH transactions, and approve pending transactions, is a feature unique to our business mobile banking solution.

<sup>1</sup>Jacob Jegher, IT Spending in Banking: A North American Perspective, Celent, December 2008.

<sup>2</sup>Jackie Rousseau-Anderson and Gina Zavradinof of Forrester Research, Inc., Technographics<sup>®</sup> Survey Highlights: North American Technographics Financial Services Online Survey, Q2 2008, September 29, 2008.

<sup>3</sup>The Marketing Workshop and Harris Interactive, Consumer Billing and Payment Trends Survey (sponsored by Fiserv, Inc.), July 2009.

<sup>4</sup>Aspen Analytics, a division of Aspen Marketing Services, working with SunTrust Bank and CheckFree Corporation, The E-Bill Effect: The Impact on Customer Attrition from Banks that Offer E-Bill, November 2007.

# Case Study

## Colony Bank

Building Relationships by Enhancing the Customer Experience

To maintain a competitive edge, Colony Bank focuses on using technology to enhance the customer experience. The bank recently launched mobile banking and e-alert messaging services, and now offers the convenience of managing accounts from any location.



Aiming to capture an even greater portion of Georgia's metropolitan markets, such as Savannah and Columbus, Colony Bank takes an innovative approach to technology that helps win business from the larger financial institutions.

"To uphold our reputation as a market leader, we are always looking for new ways to serve customers anytime, anywhere," notes David Griffin, senior operations officer. "We view advancements in electronic banking as the future of customer demand, so we quickly became interested in mobile banking and e-alert messaging."

In June 2009, the bank deployed Mobile Money for Premier®, a Web-based mobile banking solution that offers customers the ability to view account information

### Client Profile

Headquartered in Fitzgerald, Georgia, with 28 offices across the central and southern parts of the state, Colony Bank has served its local communities for more than a century with a strong focus on providing high-quality service that builds lasting customer relationships. In addition to its strong local customer base, Colony Bank has grown to serve a larger market beyond the borders of its branch locations. To compete with aggressive regional and national organizations, the \$1.3-billion bank maintains a dedicated staff and offers advanced banking services.



and make transactions from cell phones, smartphones and PDAs. Colony Bank also implemented Event Manager for Premier, which complements mobile banking functionality by enabling customers to receive immediate e-alert notifications by text message or e-mail each time a designated exception occurs.

### Smooth Implementation

After a quick and issue-free deployment of Mobile Money and Event Manager, the bank launched these solutions to its customer base using little advertising other than the home page of its website. Griffin says the bank has received a substantial response, garnering a high number of enrollments in just a few months.

“We’ve had a lot of positive feedback from customers,” he comments. “There aren’t many community banks that offer mobile banking and e-alerts, so we’re ahead of our peers in bringing these services out.”

### **Added Convenience and Security**

Thanks to seamless integration between Mobile Money and Event Manager, Colony Bank’s customers have the time-saving option to receive e-alerts by text message. They can also receive these automated notifications through Internet banking or their personal e-mail accounts. Griffin points out that regardless of the way customers choose to receive them, e-alerts can help reduce the risk of fraud.

“With all the security concerns out there today, we’re really encouraging folks to use e-alerts to monitor their account,” he says. “That way, suspicious activity can be caught as soon as it occurs.”

### **Long-Standing Partnership**

When making the move to implement mobile banking and e-alert messaging, Colony Bank didn’t even consider products from software providers other than Fiserv. Colony’s team likes the seamless integration available with Fiserv products. According to Griffin, the bank has at times chosen third-party products in an attempt to cut costs, “but we’ve learned our lesson. These days, Fiserv is always the first one we turn to.”

### **Challenge**

Colony Bank, a Fiserv client that processes in-house on Premier, wanted to remain competitive by enhancing the online experience for its customers.

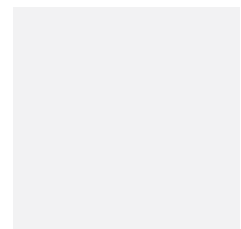
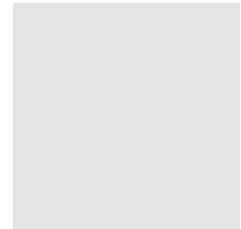
### **Solution**

The bank deployed Mobile Money and Event Manager for Premier. A browser-based mobile banking solution, Mobile Money operates on most handheld devices, including cell phones, smartphones and PDAs, to offer another 24x7 channel for accessing account information and completing transactions. Customers can view account balances, transfer funds, pay bills and receive alerts. Those using a touch-screen device can also view check images, and the business version of the solution provides advanced cash management options. With Event Manager, the bank is able to monitor all transactions within the Premier core and send e-alerts by text message, online message or e-mail when a designated event takes place.

### **Proof Points**

With Mobile Money and Event Manager, Colony Bank:

- Offers customers a convenient new way to access accounts
- Increases customer loyalty and retention
- Maintains a competitive edge
- Reduces the risk of fraud



# Case Study

## South Carolina Bank and Trust

Enhancing Customer Retention and Profitability with Electronic Billing and Payment Solutions from Fiserv

South Carolina Bank and Trust saw an opportunity to deepen customer relationships by offering online bill pay. For user-friendly products with prebuilt integration to the Premier® platform, the bank turned to CheckFree® RXP<sup>SM</sup> and CheckFree Small Business.



South Carolina Bank and Trust (SCBT) creates mutually rewarding, long-term relationships with its customers by delivering superior financial services with a personal touch. Among those services are online bill pay and e-bills.

### Adding Online Tools

“Customer demand for financial management tools is increasing,” notes John Pollok, chief financial officer and chief operating officer at SCBT. “We offer bill pay as one of our online services to give our customers another tool for optimizing management of their finances.”

### Client Profile

South Carolina Bank and Trust is a subsidiary of SCBT Financial Corporation, a \$2.8-billion bank holding company that operates 48 financial centers in South Carolina and North Carolina.

Named in Forbes as one of the 100 Most Trustworthy Companies in America, the company has stayed true to its principles throughout its 75-year history, believing that trust is earned daily. SCBT Financial focuses on customers and the communities it serves, employs a seasoned team of bankers from various backgrounds, and follows lending practices that protect customers and shareholders alike.



Rapidly growing adoption shows that SCBT has definitely hit the mark and is giving customers something they want. In 2009, use of bill pay services increased by a little over 30 percent, and use of online banking services as a whole grew more than 33 percent.

### Appealing to All

“While the younger generation is quicker to try new products, we’re finding that customers across all demographics are discovering the benefits of bill pay, especially its greater security,” Pollok observes. Receiving and paying bills through the mail can be risky, as people increasingly realize.

Convenience and better control over finances are other advantages of bill pay that appeal to SCBT customers. Thanks to the integration between Fiserv bill pay and Internet banking solutions, customers log in only once to check their bank accounts, review e-bills and set up payments. They don't have to visit multiple sites or remember multiple passwords. They save time and postage, and their bills are less likely to be mislaid or forgotten. SCBT's business customers also appreciate being able to customize features such as approval limits and routing.

The Calendar feature lets SCBT customers decide which day to pay particular bills. They can manage the timing of payments without investing a lot of time. SCBT takes the convenience of online bill pay a step further, as Pollok explains: "To make it even easier, if customers bring in their bills, our bankers will set up the payees for them."

### **Profitable Relationships**

Online bill pay delivers real value to customers, increasing their satisfaction and loyalty, and in turn, making customers more valuable to the bank. "Once a customer is signed up for bill pay, the checking account becomes a very 'sticky' product," explains Pollok. "It makes customers much less likely to move accounts elsewhere." SCBT finds that use of bill pay is associated with a "higher quality, longer-life checking account, which makes that account more profitable."

Using Fiserv solutions, SCBT offers products and services that compare favorably with those of any bank in the country. That competitive advantage helps lay the groundwork for the organization's next 75 years.

### **Opportunity**

Committed to being the "premier community bank" in the regions it serves, South Carolina Bank and Trust sought to enhance its online banking products and strengthen customer relationships by offering electronic billing and payments services to consumers and small businesses.

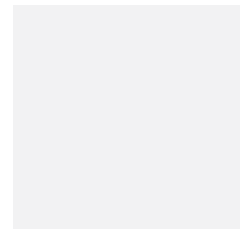
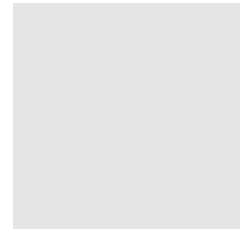
### **Solution**

The organization, which has operated on the Premier bank platform for more than a decade, pairs CheckFree RXP with eCom™ for Premier, and also uses CheckFree Small Business — all from Fiserv. Intelligent, intuitive and interactive, CheckFree RXP supports delivery of hundreds of electronic bills, and provides banks with numerous cross-sell opportunities. CheckFree Small Business streamlines the accounts payable process for small businesses, improves the accuracy of payables processing, and provides greater control over accounts and cash flow.

### **Proof Points**

South Carolina Bank and Trust has noted several benefits of offering online bill pay and e-bills:

- Robust growth in adoption of bill pay (30 percent in 2009)
- Greater customer satisfaction
- Increased customer retention
- Enhanced profitability of bill pay customers
- Ability to compete successfully with banks of all sizes





## Improve Performance and Profitability of Customer Relationships



Certainly in the near term, and probably beyond, financial institutions will continue to focus on doing more with less, and making the most of every relationship and business opportunity. Analytics and performance management play an integral role in optimizing performance across your enterprise, helping you identify profitable relationships, establish pricing and products to retain and grow those relationships, develop informed marketing strategies and enhance the effectiveness of marketing efforts.

Improved performance depends on sound decisions, and sound decisions require useful and timely insights. Fiserv has a

wealth of solutions that can provide Premier clients with the insights they need to enhance profitability.

### **Using What You Already Have**

In times like these, when everyone's trying to discover new ways to increase return on investment, the information about customer transactions that's already being collected and analyzed as part of risk management can serve multiple purposes, delivering unexpected extra value. Industry experts urge financial institutions to leverage the data repositories and analytical capabilities created and deployed by risk management teams to drive marketing efforts as well. Trend analysis of customer transactions leads to a better understanding of customers' needs and preferences, and supports development of successful products.

### **Cross-Selling Effectively**

If you feel your staff could cross-sell more effectively, you're not alone. Only 5 percent of online banking executives placed their banks in the top quadrant when rating ability to cross-sell the right product to the right customer at the right time, and only 20 percent of branch executives believe their organizations do a better job than the competition when it comes to cross-selling in the branch.<sup>1</sup>



Cross-sales are an essential component of successful customer relationship management (CRM). Underpinning CRM are technology solutions that provide a single view of the customer's entire relationship with your organization, a detailed history of all contacts with the client, and the ability to refer tasks for follow-up. Technologies that enhance customer analytics, and automate the tracking and resolution of problems also contribute to effective CRM.

### Measuring and Monitoring

Solid metrics that convey a meaningful picture of present performance serve as the foundation for efforts to improve it. Whether you're measuring the success of a marketing campaign, tracking loan and deposit growth, or monitoring the cross-selling effectiveness of individual staff members, you need solutions that make it possible to establish benchmarks and observe historical trends. Armed with these capabilities, your management team can set goals, develop strategies for achieving those goals, and monitor progress.

A convenient and accurate means of monitoring results can empower decision makers to revamp strategies that aren't working. It also serves as a basis for rewarding staff members who meet or exceed performance targets, and experts agree that rewards and incentives contribute substantially to better performance.

### Recognizing and Growing Profitability

In the current environment, financial institutions are expected to pursue revenue growth not by increasing and adding fees, but by implementing strategies that cultivate the most profitable customer segments.<sup>2</sup> To retain and deepen relationships with your most profitable customers, you first need to be able to identify who they are. That's where insights provided by Fiserv solutions can help.

Knowing how each customer and relationship contributes to your bottom line enables your staff to make informed decisions about fees and pricing for particular customers, shapes creation of new products and services, enhances your marketing team's ability to design better cross-selling strategies, fosters a more thorough understanding of service and delivery costs, and provides objective measures of performance.

#### Finding Opportunities

**Opportunities — whether for greater efficiency or new business — don't find themselves. They have to be actively sought, or even created. Successful organizations use analytic tools like Bank Intelligence Solutions from Fiserv to evaluate their strengths and weaknesses, assess the competition and tap unrealized potential. Our solutions combine comprehensive market, demographic and financial data, applied intelligence, and access to expert advisors to help financial institutions enhance profitability and identify opportunities for growth.**

<sup>1</sup>Aite Group, LLC, Nine for '09: Opportunities and Challenges for Banks in 2009, 2009, p. 8.

<sup>2</sup>Robert Hunt, Kathleen Khirallah and Tom Brogan, 2009 Top 10 Business Drivers, Strategic Responses, and IT Initiatives in Retail Banking, The Tower Group, Inc., October 2008.

# Case Study

## Eastern Virginia Bankshares, Inc.

Accessing Critical Information with Business Analytics for Premier®

EVB sought enhanced enterprise-wide reporting to support informed financial and policy decisions. With business intelligence tools from Fiserv, EVB now has consistent metrics and flexible report distribution.



As EVB grew, the need for consistent, accurate reporting became clear. In 2008, EVB decided to deploy Business Analytics for Premier to proactively organize and report the bank's most important metrics.

"Multiple reports were being created by multiple people with different results," Penny Weaver, vice president and senior project manager for EVB, says of the reporting process before the implementation of Business Analytics. "We're now able to share accurate information with executives, branch managers, lenders and our board because we're pulling all data from the same source."

### Client Profile

With origins dating back to 1910, the Eastern Virginia Bankshares, Inc. holding company was formed in 1997. Its subsidiary, EVB, is an independent, full-service community bank headquartered in Tappahannock, Virginia. With assets of \$1.1 billion and 25 offices in eastern Virginia, the bank offers a full range of financial products and services to its traditionally rural consumer and small business client base.

EVB has prospered by combining the technology and convenience of a big bank with the personal, customer-centric approach of a community bank.



### Critical Business Intelligence

EVB utilizes Business Performance Monitoring to monitor deposit growth, fees, customer attrition and the bank's loan portfolio on a daily basis. The reports reveal trends, correlations and the effectiveness of marketing strategies in a concise and easy-to-understand format that uses maps, charts and gauges. "The historical data is of great interest to our senior management, making it easier to develop strategies and measure results," says Weaver.

"No one has to go through pages of data to find what they're looking for," says Mary Ann Gay, vice president and IT manager for

EVB, adding that the tool's drag-and-drop functionality makes it easy for staff to author reports. Business Analytics also facilitates the auditing process. Because reports are quickly produced, validated and stored in a centralized location, auditors are able to complete their work quickly and accurately.

### **Tools and Processes**

Snapshot report views are available to every EVB employee, because the bank utilizes Director™ for Premier to publish its reports. "For branch employees who interact most frequently with our customers, Business Analytics provides a true picture of their location and customer base, enabling them to be more informed and do a better job of representing EVB in the community," says Gay.

To optimize its use of the Business Analytics tools, EVB carefully selected power users who create reports, and established processes for requesting and generating reports." You can't just put a jet out in the front parking lot, and tell everyone to go fly it," says Weaver. "The process has to be as good as the tool, with clear objectives and a prescribed strategy."

### **Trusted Partners**

Key differentiators leading to the bank's decision to deploy Business Analytics were the "one-stop shopping" approach made possible by Fiserv product integration, and the organization's expertise. "Through our partnership with Fiserv," adds Weaver, "we do a better job for our customers and, in turn, are more successful."

### **Challenge**

Wanting to enhance decision-making and improve performance, EVB sought to use business data more effectively, streamline the reporting process and generate consistent, accurate reports.

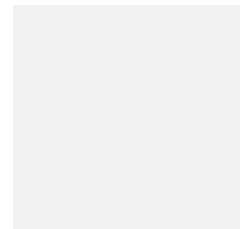
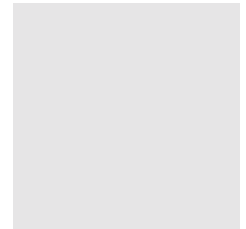
### **Solution**

Processing in-house on Premier from Fiserv, EVB deployed Business Performance Monitoring, one of the business intelligence tools available with Business Analytics for Premier. Providing enterprise-wide access to critical business intelligence through convenient and easily customized dashboards that organize information from multiple data sources, Business Analytics makes it easy to access and analyze data and author reports.

### **Proof Points**

The deployment of Business Analytics has yielded several positive outcomes:

- Enterprise-wide information sharing
- Historical reporting that shows trending and the success of marketing strategies
- Centralized reports, generated quickly and accurately to expedite audits
- A more complete view of each customer, enabling enhanced service and increased efficiencies





# Strengthening Our Partnership



Understanding the importance of collaborating with clients as we transform the delivery of financial services, Fiserv actively creates opportunities for the exchange of ideas, and for feedback about your experiences with our solutions. These conversations strengthen our partnership, and help to ensure the highest possible return on your technology investment. They take place not just between executives, but between many members of your team and ours, and not just at special gatherings, but during the course of regular, day-to-day operations.

## An Industry Showcase

At the national client conference each spring, our clients get hands-on demonstrations of all the new and enhanced Fiserv products that are shaping the future of banking.



Conference attendees also learn about Fiserv solutions, and the business opportunities and industry challenges they address, during panel discussions and other presentations.



## Influential, In-Person Dialogue



Client CEOs and Fiserv executives gather for small-venue CEO Summits that explore emerging trends and issues within the financial services industry.



Fiserv frequently welcomes executives from client institutions to our Lincoln campus for productive conversations.



Each year, Fiserv executives make numerous on-site visits, learning how to better serve clients' needs.



Participants in the Platinum Advisory Services program meet annually. Many of these clients welcome Fiserv business services professionals as members of their own internal steering committees.

## All in a Day's Work



Whether in person or via the Internet, Fiserv training professionals make life easier for clients by helping them leverage more fully the functionality our solutions offer.



Support professionals perform remote installations, collaborate with clients to troubleshoot issues and provide insights into how our solutions can be used to address business challenges.



Working on-site to deploy solutions, assist with conversions and migrations, or advise on best practices, Fiserv team members form strong, lasting relationships with clients.



## Moving Forward



The last 18 months have been both tumultuous and transformational for the financial services industry. But experts assure us that economic recovery, while it may take longer than we'd like, is certain to occur.

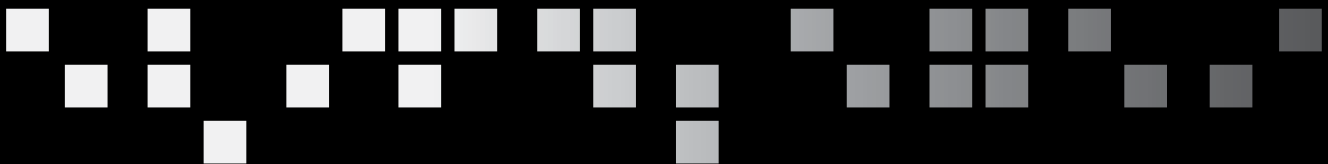
Especially during difficult times, it's important to strike a balance between cautious stability and the nimbleness that enables you to act rapidly as opportunities arise. The discussions of industry trends and client profiles on the preceding pages suggest several ways you may be able to achieve that balance. As always, we stand ready to help you not only manage risk and operate efficiently, but also grow your wealth by recognizing, creating and responding effectively to new opportunities.

We're here, in other words, to provide the solutions and strategic direction that can enhance resilience. More than just the ability to bounce back, resilience is the ability to bounce forward. When better days and bigger opportunities return, some financial institutions will have a head start on the rest. By partnering with Fiserv, you can be one of them. Working together, we move toward a stronger and brighter future.

Working together, we move toward a stronger and brighter future.

## About Fiserv

As the global leader in financial services technology, Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, right now.







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